

Fill in this information to identify the case:

Debtor 1 Tammy J. Ruth-Jimenez a/k/a Tammy J. Kohler
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: Middle District of PA (State)
Case number: 1:18-bk-02770-HWV

Official Form 4100R

Response to Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor response to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: Lakeview Loan Servicing, LLC Court Claim no. (if known)
8

Last 4 digits of any number you use to identify the debtor's account: XXXXXX6454

Property address: 1156 New Bridgeville Rd
Number Street

Red Lion, PA 17356
City State Zip Code

Part 2: Prepetition Default Payments

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is:

Part 3: Postpetition Mortgage Payment

Check One:

- ☐ Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- The next postpetition payment from the debtor is on: _____
MM/ DD / YYYY
- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

- | | |
|--|---|
| a. Total postpetition ongoing payments due: | (a) <u>\$4,927.39 (\$5,098.41 less \$171.02 suspense)</u> |
| b. Total fees, charges, expenses, escrow, and costs outstanding: | (b) <u>\$250.00</u> |
| c. Total. Add lines a and b. | (c) <u>\$5,177.39</u> |

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments that first became due on:

1/1/2023
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/Lorraine Gazzara Doyle

Date: 4.13.23

Signature

Print: Lorraine Gazzara Doyle

Title: Attorney for and on behalf of Nationstar Mortgage LLC (as servicer for creditor)

Company LOGS Legal Group LLP

Address 3600 Horizon Drive, Suite 150

Number Street
King of Prussia, PA 19406

City State ZIP Code

Contact phone (610) 278-6800

Email logsecf@logs.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 4/14/23

Michael S. Travis, Esquire
3904 Trindle Road
Camp Hill, PA 17011

Jack N. Zaharopoulos
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Tammy J. Ruth-Jimenez a/k/a Tammy J. Kohler
1156 New Bridgeville Road
Red Lion, PA 17356

/s/Lorraine Gazzara Doyle

Christopher A. DeNardo 78447
Lorraine Gazzara Doyle 34576
LOGS Legal Group LLP
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406
(610) 278-6800
logsecf@logs.com

Motion For Relief Information

Post-Petition Ledger

Filed By:	TAMMY RUTH JIMENEZ	Payment Changes		
Case Number:	1802770	From Date	To Date	Total Amount
Filing Date:	06/29/18	1-Jul-18	1-Dec-18	\$1,253.21
		1-Jan-19	1-Nov-19	\$1,251.12
Payments in POC:	\$12,088.53	1-Dec-19	1-Nov-20	\$1,257.21
First Post Due Date:	07/01/18	1-Dec-20	1-Nov-21	\$1,250.58
		1-Dec-21	1-Mar-22	\$1,252.06
		1-Apr-22	1-Mar-23	\$1,272.28
		1-Apr-23		\$1,281.57

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspense Balance	Payment Applied (P&I and Escrow)	Additional Escrow Applied	Fees/Costs/Corp Applied	Payment Suspense	LSAM BR Suspense Balance
				\$ -				\$ -	\$ -
				\$ -				\$ -	\$ -
				\$ -				\$ -	\$ -
				\$ -				\$ -	\$ -
07/17/18	\$ 1,180.00			\$ 1,180.00				\$ 1,180.00	\$ 1,180.00
07/24/18				\$ 1,180.00	\$ 711.09	\$ 468.91		\$ (1,180.00)	\$ -
08/16/18	\$ 1,280.00	07/01/18	\$ 1,253.21	\$ 1,206.79	\$ 711.09	\$ 469.33		\$ 99.58	\$ 99.58
09/18/18	\$ 1,349.63	08/01/18	\$ 1,253.21	\$ 1,303.21	\$ 711.09	\$ 469.33		\$ 169.21	\$ 268.79
09/18/18	\$ 500.00			\$ 1,803.21				\$ 500.00	\$ 768.79
09/18/18	\$ 150.00			\$ 1,953.21				\$ 150.00	\$ 918.79
09/18/18	\$ 75.00			\$ 2,028.21				\$ 75.00	\$ 993.79
10/23/18	\$ 100.00	09/01/18	\$ 1,253.21	\$ 875.00				\$ 100.00	\$ 1,093.79
10/23/18	\$ 250.00			\$ 1,125.00				\$ 250.00	\$ 1,343.79
10/23/18	\$ 150.00	10/01/18	\$ 1,253.21	\$ 21.79				\$ 150.00	\$ 1,493.79
10/23/18	\$ 1,000.00			\$ 1,021.79	\$ 711.09	\$ 469.33		\$ (180.42)	\$ 1,313.37
10/23/18	\$ 225.00			\$ 1,246.79				\$ 225.00	\$ 1,538.37
10/23/18	\$ 225.00			\$ 1,471.79	\$ 711.09	\$ 469.33		\$ (955.42)	\$ 582.95
11/19/18	\$ 546.42			\$ 2,018.21				\$ 546.42	\$ 1,129.37
11/19/18	\$ 230.00	11/01/18	\$ 1,253.21	\$ 995.00	\$ 711.09	\$ 469.33		\$ (950.42)	\$ 178.95
11/19/18	\$ 240.00			\$ 1,235.00				\$ 240.00	\$ 418.95
11/19/18	\$ 240.00	12/01/18	\$ 1,253.21	\$ 221.79				\$ 240.00	\$ 658.95
12/19/18	\$ 533.21			\$ 755.00				\$ 533.21	\$ 1,192.16
12/19/18	\$ 240.00			\$ 995.00	\$ 711.09	\$ 469.33		\$ (940.42)	\$ 251.74
12/19/18	\$ 150.00			\$ 1,145.00				\$ 150.00	\$ 401.74
12/19/18	\$ 200.00	01/01/19	\$ 1,244.27	\$ 100.73				\$ 200.00	\$ 601.74
12/19/18	\$ 180.00			\$ 280.73				\$ 180.00	\$ 781.74
01/16/19	\$ 150.00			\$ 430.73				\$ 150.00	\$ 931.74
01/16/19	\$ 200.00			\$ 630.73				\$ 200.00	\$ 1,131.74
01/16/19	\$ 200.00			\$ 830.73				\$ 200.00	\$ 1,331.74
01/16/19	\$ 175.00			\$ 1,005.73				\$ 175.00	\$ 1,506.74
01/16/19	\$ 526.12	02/01/19	\$ 1,251.12	\$ 280.73	\$ 711.09	\$ 469.33		\$ (654.30)	\$ 852.44
02/23/19	\$ 250.00			\$ 530.73				\$ 250.00	\$ 1,102.44
02/23/19	\$ 751.12	03/01/19	\$ 1,251.12	\$ 30.73				\$ 751.12	\$ 1,853.56
02/23/19	\$ 250.00			\$ 280.73	\$ 711.09	\$ 469.33		\$ (930.42)	\$ 923.14
04/18/19				\$ 280.73				\$ -	\$ 923.14
05/16/19	\$ 120.74			\$ 401.47	\$ 711.09	\$ 453.53		\$ (1,043.88)	\$ (120.74)
05/16/19	\$ 1,180.42	04/01/19	\$ 1,251.12	\$ 330.77	\$ 711.09	\$ 469.33		\$ 0.00	\$ (120.74)
05/16/19	\$ 120.74			\$ 451.51				\$ 120.74	\$ 0.00
05/16/19	\$ 1,180.42	05/01/19	\$ 1,251.12	\$ 380.81	\$ 711.09	\$ 469.33		\$ 0.00	\$ 0.00
05/28/19	\$ 120.74			\$ 501.55				\$ 120.74	\$ 120.74
05/28/19	\$ 1,180.42	06/01/19	\$ 1,251.12	\$ 430.85	\$ 711.09	\$ 469.33		\$ 0.00	\$ 120.74
06/15/19	\$ 200.00			\$ 630.85	\$ 711.09	\$ 469.33		\$ (980.42)	\$ (859.68)
06/15/19	\$ 1,000.00	07/01/19	\$ 1,251.12	\$ 379.73				\$ 1,000.00	\$ 140.32
07/17/19				\$ 379.73				\$ -	\$ 140.32
07/25/19	\$ 1,000.00	08/01/19	\$ 1,251.12	\$ 128.61	\$ 711.09	\$ 469.33		\$ (180.42)	\$ (40.10)
07/25/19	\$ 300.00			\$ 428.61				\$ 300.00	\$ 259.90
08/13/19				\$ 428.61	\$ 711.09	\$ 542.12		\$ (1,253.21)	\$ (993.31)
08/23/19	\$ 600.00			\$ 1,028.61				\$ 600.00	\$ (393.31)
08/23/19	\$ 600.00	09/01/19	\$ 1,251.12	\$ 377.49	\$ 711.09	\$ 542.12		\$ (653.21)	\$ (1,046.52)
09/26/19	\$ 200.00			\$ 577.49		\$ (5.27)		\$ 205.27	\$ (841.25)
09/26/19	\$ 100.00			\$ 677.49				\$ 100.00	\$ (741.25)
09/26/19	\$ 200.00			\$ 877.49				\$ 200.00	\$ (541.25)
10/16/19				\$ 877.49				\$ -	\$ (541.25)
10/23/19	\$ 600.00	10/01/19	\$ 1,251.12	\$ 226.37				\$ 600.00	\$ 58.75
10/23/19	\$ 600.00			\$ 826.37				\$ 600.00	\$ 658.75
11/27/19	\$ 139.00			\$ 965.37				\$ 139.00	\$ 797.75
11/27/19	\$ 150.00			\$ 1,115.37				\$ 150.00	\$ 947.75
11/27/19	\$ 200.00	11/01/19	\$ 1,251.12	\$ 64.25				\$ 200.00	\$ 1,147.75
11/27/19	\$ 600.00			\$ 664.25	\$ 711.09	\$ 542.12		\$ (653.21)	\$ 494.54
11/27/19	\$ 150.00			\$ 814.25				\$ 150.00	\$ 644.54
12/18/19				\$ 814.25				\$ -	\$ 644.54
01/16/20	\$ 225.00			\$ 1,039.25				\$ 225.00	\$ 869.54
01/16/20	\$ 170.00			\$ 1,209.25				\$ 170.00	\$ 1,039.54
01/16/20	\$ 395.00			\$ 1,604.25				\$ 395.00	\$ 1,434.54
01/16/20	\$ 180.00	12/01/19	\$ 1,257.21	\$ 527.04				\$ 180.00	\$ 1,614.54
01/16/20	\$ 180.00			\$ 707.04	\$ 711.09	\$ 533.18		\$ (1,064.27)	\$ 550.27
01/16/20	\$ 150.00			\$ 857.04				\$ 150.00	\$ 700.27
01/30/20	\$ 1,200.00	01/01/20	\$ 1,257.21	\$ 799.83	\$ 711.09	\$ 540.03		\$ (51.12)	\$ 649.15

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				\$ 171.02				\$ -	\$ 799.05
				\$ 171.02				\$ -	\$ 799.05

Fill in this information to identify the case:

Debtor 1 TAMMY J. RUTH-JIMENEZ A/K/A TAMMY J. KOHLER

Debtor 2 _____

(Spouse, if filing) _____

United States Bankruptcy Court for the: MIDDLE District of PA

Case Number 1:18-bk-02770-HWV (State)

Official Form 410S2**Notice of Postpetition Mortgage Fees, Expenses, and Charges**

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: FREEDOM MORTGAGE CORPORATION Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account: 9213

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No.
☐ Yes. Date of last notice: _____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates Incurred	Amount
1. Late Charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	<u>07-17-18 (Review of Debtors Plan)</u>	(3) <u>\$250.00</u>
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Thomas Song, Esquire
Signature

Date September 5, 2018

Print: Thomas Song, Esq., Id. No.89834
First Name Middle Name Last Name

Title

Company Phelan Hallinan Diamond & Jones, LLP

Address 1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

Contact Phone 215-563-7000

Email Thomas.Song@phelanhallinan.co
m

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	
TAMMY J. RUTH-JIMENEZ A/K/A TAMMY J.	:	BK. No. 1:18-bk-02770-HWV
KOHLER	:	
Debtor	:	
	:	Chapter No. 13
FREEDOM MORTGAGE CORPORATION	:	
Movant	:	Document No.
v.	:	
TAMMY J. RUTH-JIMENEZ A/K/A TAMMY J.	:	
KOHLER	:	
Respondent	:	
	:	

**CERTIFICATE OF SERVICE OF NOTICE OF POST-PETITION FEES,
EXPENSES AND CHARGES**

I certify under penalty of perjury that I served or caused to be served the above captioned Notice of Post-Petition Fees, Expenses and Charges on the parties at the addresses shown below or on the attached list on September 5, 2018.

The types of service made on the parties were: Electronic Notification and First Class Mail.

SERVICE BY ELECTRONIC NOTIFICATION

CHARLES J. DEHART, III, ESQUIRE (TRUSTEE)
8125 ADAMS DRIVE, SUITE A
HUMMELSTOWN, PA 17036

MICHAEL S TRAVIS
3904 TRINDLE RD
CAMP HILL, PA 17011

ASST.U.S. TRUSTEE
UNITED STATES TRUSTEE
228 WALNUT STREET, SUITE 1190
HARRISBURG, PA 17101

SERVICE BY FIRST CLASS MAIL

TAMMY RUTH-JIMENEZ
1156 NEW BRIDGEVILLE ROAD
RED LION, PA 17356-7871

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading “Service by Electronic Notification” and those served by mail will be listed under the heading: Service by First Class Mail.”

/s/ Thomas Song, Esquire
Thomas Song, Esq., Id. No.89834
Phelan Hallinan Diamond & Jones, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
Phone Number: 215-563-7000 Ext 31387
Fax Number: 215-568-7616
Email: Thomas.Song@phelanhallinan.com

September 5, 2018